

## **Frequently Asked Questions**

### **What will happen to my basic life insurance?**

Your basic life insurance will remain at the current level of 1.5 times your annual salary (rounded to the next even thousand). You still need to complete an enrollment form so that you are enrolled with MetLife and your beneficiary information is up to date. The City will continue to pay the premium for this benefit. There are no tax consequences for the first \$50,000 of coverage; per IRS regulations, coverage in excess of \$50,000 is subject to social security and Medicare taxes. This is not a change from the current basic life insurance coverage.

### **What is medical underwriting?**

Medical underwriting is a process in which you and/or your spouse fill out a medical questionnaire, and MetLife reviews it to determine if the requested amount of coverage can be approved.

### **Do I need to go through any medical underwriting to secure coverage?**

No, not if you are keeping your current level of coverage. If you complete your enrollment by the open enrollment deadline, you are guaranteed to have basic life insurance coverage of 1.5 times your annual salary (to a maximum of \$250,000). In addition:

- If you currently have supplemental life insurance: you will have guaranteed coverage at your current level of coverage under The Standard, without having to go through medical underwriting. Note: You may also reduce your current level of coverage to an amount that is in an increment of \$10,000
- If you currently do not have supplemental life insurance: During the initial enrollment period, you may enroll for coverage up to a \$50,000 *guaranteed issue amount* without having to go through medical underwriting. Any requested amounts over \$50,000 will require medical underwriting approval from MetLife.
- If you wish to add supplemental life insurance for your spouse: During the initial enrollment period, you may enroll for coverage up to a \$25,000 *guaranteed issue amount* without having to go through medical underwriting. Any requested amounts over \$25,000 will require medical underwriting approval from MetLife. Note: You must have supplemental coverage for yourself in order to add coverage for your spouse, and the spousal coverage cannot exceed 50% of your covered amount.
- If you wish to add supplemental life insurance for your child(ren): During the initial enrollment period, you may enroll for coverage up to the maximum coverage amount of \$10,000 without having to go through medical underwriting. Note: You must have supplemental coverage for yourself in order to add coverage for your child(ren). The child(ren)'s amount of coverage cannot exceed the spousal coverage amount.

### **If I currently have supplemental life insurance through the City, what will happen to it?**

You need to indicate whether you want to keep your supplemental coverage and, if so, at what level by completing and submitting the MetLife enrollment form. Please see the following scenarios to determine if medical underwriting will be required if you currently have supplemental life insurance coverage:

<b>Current Level of Coverage</b>	<b>Initial Enrollment Decision</b>	<b>Medical Underwriting?</b>
Any Amount	Keep the current amount	No
Over \$50,000	Increase coverage	Yes, for the additional amount requested over the current amount
Under \$50,000	Increase covered amount to \$50,000	No

Under \$50,000	Increase covered amount over \$50,000	Yes, for the amount of coverage over \$50,000
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**What if I don't elect supplemental life insurance for myself or my dependents now, but want to do so during the annual open enrollment?**

You and/or your spouse will be subject to medical underwriting after the initial enrollment period. Coverage for your dependent children may be added during the annual open enrollment period without medical underwriting. Note: You must have supplemental coverage for yourself in order to add coverage for your dependent children.

**If I elect supplement life for myself or my dependents, can I increase my amounts of coverage during future open enrollments?**

During the annual open enrollment period, if your amount of in-force coverage is less than the \$50,000 guarantee issue amount, you may increase your current covered amount by \$10,000 without going through medical underwriting. If the spousal coverage is less than the \$25,000 guarantee issue amount, the coverage may be increased by \$5,000 without going through medical underwriting. Any amounts requested above the guarantee issue amounts will be subject to medical underwriting. Increases in the coverage for dependent children are not subject to medical underwriting.

**If I don't have supplemental life insurance through the City but would like to sign up, what do I need to do?**

You will need to completely fill out the MetLife enrollment form and indicate the amount(s) of coverage requested. Any amount(s) over the guaranteed issue will require medical underwriting.

**How do I complete the medical underwriting process for amounts over the guaranteed issue limits?**

During the open enrollment period, you should submit an enrollment form to Human Resources, indicating the amount of life insurance you would like. At the same time, you should complete MetLife's Medical Underwriting form and submit it, by mail or fax, **directly to the address below** (not to the address/fax number on the form). **Important:** The form should not be submitted to Human Resources, as it contains confidential medical information that will be used by MetLife to evaluate your eligibility for certain amounts of life insurance coverage.

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Your payroll deductions will be set up based on the guaranteed issue amount(s), and that amount will be adjusted if MetLife informs us that you have been approved for additional coverage.

**If I and/or my spouse do not pass MetLife's medical underwriting, are we still eligible for coverage?**

Yes, you will still be eligible for coverage up to the guarantee issue amounts (\$50,000 for employee and \$25,000 for spouse) and for coverage on in-force life insurance coverage with The Standard.

**How do I know if I have supplemental life insurance and how much I pay for it?**

If your biweekly pay stub shows an amount called "LIFE INS", this is the amount you pay for supplemental life insurance coverage in the amount of one times your annual salary. You can also contact Tung Du, Karis Pollack, or Pacita Miller in Human Resources, and they can look up your current benefit level and premium.

**Who else can I cover and what are the coverage limits?**

You may cover your spouse and/or dependent children up to age 19 (or 23 for full-time students). For coverage for your spouse, you may elect up to \$100,000 (in increments of \$5,000), with amounts over \$25,000 subject to medical review and approval by MetLife. For coverage for your child(ren), you may elect up to \$10,000 (in increments of \$2,500), with guaranteed coverage and no need for medical review.

**Can I add supplemental life insurance for my spouse and/or children without electing supplemental insurance for myself?**

No. In order to elect supplemental life insurance coverage for your spouse and/or dependent children, you must elect supplemental insurance for yourself (in \$10,000 increments), and your spouse may be covered for up to 50% of that amount (in \$5,000 increments). Your child(ren) may be covered up to \$10,000 (may not exceed spouse's amount of coverage).

**How are the age bands used to calculate my spouse's supplemental life insurance benefit?**

The age bands for both employee and spouse supplemental life insurance are based on the employee's age.

**What happens if I am on vacation during the open enrollment window? Will there be other opportunities to meet with a MetLife representative?**

If you are unable to complete your enrollment form because you will be out of the office until after the open enrollment period has closed, please contact Human Resources as soon as possible so that we can provide you with an individual extension based on your circumstances. We hope to be able to transmit the majority, if not all, enrollments to MetLife in a timely manner. We can speak with individual employees about their particular circumstances and put them in touch with the City's benefits broker or MetLife representative for guidance.

**I will have a birthday before September. What age band should I look at?**

MetLife will set your rate based on the age you will be as of September 1, 2011. Thereafter, employee premiums will be adjusted annually based on their age as of January 1st.

**After September 1<sup>st</sup>, when will the new rates be adjusted?**

The new rates are guaranteed through December 31, 2014. However, you will experience a premium increase each calendar year when you when you move from one age band to the next.

**What if I want to cover more than one child?**

The indicated premiums provide coverage for one or more children, so you will only pay one premium even if you cover more than one child.